



## Cavanaugh Macdonald

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November 18, 2009

Ms. Waverly Seward  
Manager of Pension Administration  
Shelby County Government  
160 North Main Street, Suite 950  
Memphis, TN 38103

**Subject:** Actuarial Impact of Removing Three Year Marriage Rule for Line of Duty Deaths

Dear Waverly:

We have prepared an actuarial analysis of the impact of proposed legislation for the Shelby County Retirement System. The proposed legislation would waive the three year marriage rule that a participant must be married in order for the surviving spouse be entitled to a survivor pension for "Line of Duty" deaths for all three Plans.

Per staff of Shelby County, to date there has been only one individual who would have benefitted from this proposed legislation.

The overall actuarial impact of this proposed legislation on the Retirement System would be negligible.

If you have any questions or would like to discuss this further, please call.

Sincerely,

Edward J. Koebel, EA, FCA, MAAA  
Senior Actuary

EJK:kc

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